

EXHIBIT A

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Ventra Program – User Agreement Terms and Conditions for Transit

These terms and conditions are provided to you to assist you in using Ventra for transit. For Ventra Pre-Paid MasterCard use, please visit www.ventrachicago.com or call 1.877.NOW.VENTRA (1.877.669.8368).

These terms and conditions, in addition to any applicable order forms and supplemental information, constitute your Agreement ("Agreement"). Your use of Ventra will constitute acceptance of these terms and conditions. Failure to comply with this Agreement may result in termination of a Ventra Account. Please read this Agreement carefully.

For information regarding fare policies of participating Ventra transit agencies, visit their websites. Transit fares are subject to change in accordance with participating transit agency fare policies.

Transit Agency

Chicago Transit Authority (CTA)

Pace Suburban Bus Service (Pace)

Website

www.transitchicago.com

www.pacebus.com

You can contact Ventra Customer Service:

- At www.ventrachicago.com
- By calling 1.877.NOW.VENTRA (1.877.669.8368) (TTY: 1-888-CTA-TTY1 (1-888-282-8891))
- By visiting the Ventra Customer Service Center at 165 North Jefferson Street, Chicago IL 60661

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1. USING VENTRA

To use Ventra for transit, you must have one of the following:

1. [A Ventra Card](#).
2. [A credit or debit bank card with a contactless payment feature](#),
3. [A mobile phone that has a Near Field Communication \(NFC\) feature](#), or
4. [A Ventra Ticket](#)

To travel using Ventra, tap a valid card, Ventra Ticket, or mobile phone at a Ventra fare reader and wait for the "Go" message and sound before entering. Your transit fare will be paid according to the payment method you use to travel.

IMPORTANT: You must place your card or phone on the Ventra fare reader by itself, without any other card or phone near it. This will ensure that only the card you intend to use is charged. You must remove your card from your wallet or purse to ensure your other cards are not charged.

Participating transit agencies are not responsible if your fare is charged to a card or through a mobile phone that you did not intend to use, due to your failure to properly adhere to these terms and conditions of use or other posted instructions.

For more information about using Ventra, please visit www.ventrachicago.com or call 1.877.NOW.VENTRA (1.877.669.8368).

2. SETTING UP A VENTRA ACCOUNT

An unregistered Ventra Account is automatically set up when you purchase a Ventra Card or when you purchase transit value or passes using your contactless credit or debit bank card or mobile phone. If a contactless credit or debit bank card or mobile phone is used, the Ventra Account will automatically be linked to that card or mobile phone. The Ventra Card, contactless credit or debit bank card or mobile phone may then be used for travel and will automatically access the value in the unregistered Ventra Account to pay fares. If you use a contactless credit or debit bank card or mobile phone without first purchasing a transit pass or value, you will be charged a Pay-As-You-Go (PAYG) fare.

Unregistered Accounts

If a Ventra Account is not registered, you forfeit balance protection in the event of a lost, stolen, or damaged card or mobile phone. You may check your account balance (Transit Value and passes) via a Ventra vending machine or Ventra Customer Service; however, transaction histories are not available for unregistered Ventra Accounts. Unregistered accounts may be loaded with value via a Ventra vending machine or at retail sales locations; however, unregistered Ventra accounts are not eligible for AutoLoad and may not be loaded with transit benefit program funds.

Account Registration

Registration is optional for most Ventra users. Registering a Ventra Account will protect the value in your account in the event that your card or mobile phone is lost, damaged, or stolen. Registration can be accomplished by going online to www.ventrachicago.com, by calling Ventra Customer Service at 1.877.NOW.VENTRA (1.877.669.8368), or by visiting the Ventra Customer Service Center.

Registration is required for Ventra Cards ordered via the website or Ventra Customer Service.

Registration provides the following benefits:

- Account protection
- Enables AutoLoad
- Transaction history is available
- Account statements may be viewed and printed

The following information is required for registration:

- Name
- Address
- Card number and Expiration Date
- Email address
- Date of birth
- Contact phone number

Optional information for additional account benefits:

- Mobile phone number
- Payment source
 - Credit or debit card information
 - Checking account information (Automated Clearinghouse [ACH])

Upon account registration, the initial Ventra Card purchase fee is immediately credited in the form of Transit Value to your registered Ventra Account.

Ventra Account registration is mandatory for RTA-administered special fare programs, U-Pass, entitlement programs, and to participate in your employer's transit benefit program. Visit participating transit agency websites for more information about these programs.

3. LOADING A VENTRA ACCOUNT WITH TRANSIT VALUE AND PASSES

A Ventra Account can be loaded with multiple types of transit passes and value via the following methods:

1. At Ventra vending machines
2. At www.ventrachicago.com
3. At Ventra retail locations
4. By calling Ventra Customer Service at 1.877.NOW.VENTRA (1.877.669.8368)
5. By participating in your employer's transit benefit program
6. By providing Ventra with a valid credit or debit bank card number
7. In person at the Ventra Customer Service Center

If a Ventra Account balance is insufficient to pay for transit, one of the following will happen:

1. If the account is linked to a Ventra Card, travel will be denied
2. If the account is linked to a contactless credit or debit bank card or mobile phone, you will be charged the PAYG fare, which will be charged to that bank card/mobile phone's account.

You will remain liable for all outstanding amounts due, if any. Participating transit agencies reserve the right to use any reasonable means necessary to collect any outstanding balances.

Checking Your Ventra Account Balance

You can check your Ventra Account balance in the following ways:

- At Ventra vending machines
- Online at www.ventrachicago.com
- By calling Ventra Customer Service at 1.877.NOW.VENTRA (1.877.669.8368)

NOTE: Your account balance may not always reflect your most recent transactions.

If you are a registered Ventra Account holder, Ventra may send you e-mail notifications regarding account issues, including but not limited to the following:

- Account balances of \$0

- Pending credit card expiration dates
- Problems with the credit card number you provided
- Maximum Ventra Account balance limits

Dormancy Fee

If a Ventra Account has been inactive for 18 continuous months (it has not been used for transit or reloaded), a dormancy fee of \$5 per month will be charged against the account until the balance is reduced to zero. Before the dormancy fee begins to be deducted, any unused pass products in the account will first be converted to Transit Value for the amount initially paid for that pass. You can stop the monthly deduction of the dormancy fee at any time with a single use of the account for transit or by adding value to your account. If you have registered your Ventra Account and provided contact information, you will be sent a warning notice at 15 months of inactivity to inform you that your account is dormant and a dormancy fee will soon be charged.

The monthly dormancy fee is \$5. If the value in your Ventra Account is less than the dormancy fee, the remaining value in your account will be reduced to zero.

4. VENTRA FARE PAYMENT METHODS

All Ventra payment methods (excluding Ventra Tickets) are connected to and access a Ventra Account. Your Ventra Account can contain up to three types of transit passes and value. You choose the types of passes or the amount of value that best fits the way you use transit.

To get the best fare value for your travel and receive applicable transfers, you must pre-purchase Transit Value or a pass.

If you use a contactless credit or debit bank card or mobile phone and do not have sufficient transit value or a pass in your Ventra Account, you will be charged a "Pay As You Go" (PAYG) fare, which will be charged to your credit or debit bank card or an account linked to your mobile phone each time you tap. You will not be eligible for transfers.

You may only use one method to pay a fare. For example, if you have 50 cents in your Ventra account, you cannot make up the difference with cash or another form of payment such as another Ventra Card. Instead, the entire fare due must come from one payment source.

Transit Value

Transit Value is simply value that you purchase to pay fares on participating transit agencies. When you purchase Transit Value, it is loaded into your Ventra Account and linked to your Ventra Card or the card or phone that was used to purchase it, at your election. When you use Transit Value to travel, you are paying for your fares per ride, and your fare for travel will be deducted from your account's Transit Value when you tap a Ventra fare reader.

You may also use Transit Value to purchase passes.

Customers using Transit Value may transfer within and between participating transit agency systems according to the agencies' fare policies:

<http://www.transitchicago.com/travelinformation/fares/fultschedule.aspx>

http://www.pacebus.com/sub/schedules/fare_information.asp

Passes

You may choose from a variety of transit passes.

Period Passes

Period passes are valid for unlimited rides for a period of time starting with first use.

- **Example:** A 30-Day pass is valid for 30 days (720 hours) from first use.

Managing Ventra Account Transit Value and Passes

Transit Value

- The minimum balance in a Ventra Account required to travel is the cost of a single trip.
- The Transit Value balance is not allowed to go negative.
- The maximum allowed Ventra Account balance is \$300, including both Transit Value and Transit Benefit Value.
- Transit Value from different Ventra Accounts may not be combined to pay fares.

Managing Multiple Passes in Your Account

A Ventra Account can contain up to three passes at one time. When you travel and pay your fare, the Ventra system will determine what types of passes and Transit Value are available in your account. New passes will not be activated until the pass you are currently using expires.

- **Example:** You may be actively using a 7-Day pass and then purchase a 30-Day pass. The 30-day pass will not become active until after the 7-Day pass expires.

Because your Ventra Account can contain multiple fare payment options, your fare will be paid by the first payment method in your Ventra Account containing sufficient value in the following order:

1. Joint CTA-Pace passes that are valid on both transit agencies
2. Agency-specific passes that are valid on just one participating transit agency
3. Shorter duration passes
4. Longer duration passes
5. Transit Benefit Value
6. Transit Value

If there are no passes and insufficient Transit Value in your Ventra Account, you will not be able to travel, or you will be charged a PAYG fare if you are using a contactless credit or debit bank card or mobile phone.

Transfers

If a ride is eligible for a transfer fare, it will be automatically calculated and deducted from your Ventra Account when you tap the Ventra fare reader while transferring.

Pay-As-You-Go (PAYG) with Contactless Credit or Debit Bank Card or Mobile Phone

You may use a contactless credit or debit bank card to pay for travel without purchasing Transit Value or a pass in advance. This is called Pay-As-You-Go (PAYG). Accepted contactless bank card network brands are:

- American Express
- Discover
- MasterCard
- Visa

If you have a contactless credit or debit bank card or mobile phone and do not first either load Transit Value or a pass to your Ventra Account, you may still use your card or mobile phone directly at the Ventra fare reader. You will be charged a PAYG fare each time you tap your card or mobile phone. If you travel PAYG, will not receive any transfers and you will be charged a full PAYG fare each time you enter a bus or pass through a station fare gate.

To avoid PAYG fare costs for every ride and to receive other benefits that participating transit agencies offer, such as transfers, you must load your Ventra Account with sufficient Transit Value or a pass, or set your Ventra Account up to be loaded automatically using AutoLoad.

In addition, if you have a Ventra Account that is linked to a contactless credit or debit bank card or mobile phone, but you do not have sufficient funds to cover your fare in your account, the Ventra system will attempt to process your fare on a PAYG basis and will not use any of your account's Transit Value.

Example: If your Ventra Transit Value balance contains only \$1.00 and the fare due is \$2.25, you will be charged the full PAYG fare against your credit or debit bank card account. The amount in your Ventra Account will not be applied to your fare.

Additional information regarding PAYG travel and charges:

- Your credit or debit card may be authorized for up to \$5.00 when you first tap it at a Ventra fare reader even though the actual fare is less. This is a pre-authorization process; you will only be charged the actual fare. Multiple rides using PAYG may be aggregated prior to being charged to your credit or debit card account.

Multiple Riders Using Ventra

Ventra provides flexibility for your transit travel.

Multiple Riders

You may use your Ventra Account linked card or mobile phone to pay for you and up to six (6) additional people riding with you. Your Ventra Account will be charged for each of these additional riders. Additional riders may not travel on your period or multiride pass or with your transit benefit funds. Fares and any transfers for additional riders must be paid from Transit Value in your Ventra Account or on a PAYG basis.

- **Example:** If you have a 30-Day Pass and you are bringing 2 friends with you, the first tap on the Ventra fare reader is for you (charged to your 30-Day Pass), and the 2nd and 3rd taps will be charged against the Transit Value in your account. If you do not have sufficient Transit Value and you are using a contactless credit or debit bank card or mobile phone, the 2nd and 3rd taps will be charged the PAYG fare against your credit or debit account, or mobile phone.

Multiple Riders on Bus

When riding with multiple riders on the bus, you must inform the bus operator that you would like to pay for more people than yourself. The bus operator will set the Ventra fare reader for multiple riders before each additional tap for your traveling guests. If you will be transferring, you must repeat this process at each transfer point.

Multiple Riders on Rail

When riding with multiple riders on the train, simply tap your Ventra-linked card or mobile phone at the station Ventra fare reader for each person including yourself and up to 6 additional riders.

Reduced Fare Multiple Riders on Bus & Rail

When riding with a child or companion eligible for reduced fare, you must inform the bus operator or station Customer Service Representative that your companion is eligible for a reduced fare, and that you will be paying for the companion fare. An RTA-issued Ventra Card is required for reduced fare eligibility. If your child/companion is eligible for a reduced fare, the bus operator or Customer Service Representative will set the Ventra reader for the reduced fare. You can then tap your card or mobile phone for the companion fare. This companion fare will be charged to your account as a reduced fare.

5. AUTOLOADING A VENTRA ACCOUNT

AutoLoad allows for automatic reloading of Transit Value or passes to your Ventra Account. Your Ventra Account may have AutoLoad funded by:

- Credit and debit cards:
 - American Express
 - Discover
 - MasterCard
 - Visa
- Direct debit from a bank account (Automated Clearing House (ACH))
- Transit Benefit Value

Transit Value AutoLoad: To AutoLoad your Ventra account with Transit Value, your Ventra Account must be registered and you must select an amount to AutoLoad into your account at either the Ventra website or through Ventra Customer Service. By selecting Transit Value AutoLoad, you authorize a charge to your credit card or other funding source in the amount you have chosen (any value between \$20 and \$100) each time your account balance falls below \$10.

Period Pass AutoLoad: To AutoLoad your Ventra Account with a period pass, your Ventra Account must be registered and you must select a type of pass to AutoLoad into your account at either the Ventra website or through Ventra Customer Service. By selecting period pass AutoLoad, you authorize a charge to your credit card or other funding source for the cost of the pass three days prior to the expiration of your current pass. Your next period pass will be activated upon the first ride taken with your Ventra Account after your previous period pass has expired.

AutoLoad Payment Timing

When your payment source is charged for an AutoLoad payment depends upon the type of AutoLoad you have selected.

Transit Value

Payment requests are submitted when your Ventra Account value falls below \$10.

- For credit or debit bank card payment, your Ventra Account will be credited when the payment transaction is authorized.
- For ACH transactions, your Ventra Account will be credited the day after the payment request is submitted.

Period Passes

- Payment requests are submitted 3 business days prior to the expiration of your pass.
- For credit or debit bank card payment, your Ventra Account will be credited when the payment transaction is authorized.
- For ACH transactions, your Ventra Account will be credited the day after the payment request is submitted.
- Passes are loaded to your Ventra Account as pending and are activated only after the existing pass expires.

If your Ventra Account cannot be AutoLoaded for any reason during the AutoLoad process, your card and Ventra Account will be blocked from future use. The Transit Value and passes will not be loaded into your Ventra Account. You will need to contact Ventra Customer Service at 1.877.NOW.VENTRA (1.877.669.8368) to resolve the situation and remove the blocked status.

Changing and Canceling Ventra AutoLoad

Your AutoLoad selection may be changed or canceled at any time online at www.ventrachicago.com, by calling Ventra Customer Service at 1.877.NOW.VENTRA (1.877.669.8368), or by visiting the Ventra Customer Service Center. If you cancel AutoLoad, the remaining value in your Ventra Account will continue to be available for transit on participating transit agency systems. When your account balance reaches a value that is insufficient to pay a fare, you will not be able to travel using that account unless you add Transit Value or a pass. You are responsible for paying for any rides taken using your Ventra Account.

Blocked Ventra Accounts, Ventra Cards, Credit and Debit Bank Cards, and Mobile Phones

In certain circumstances, your Ventra Account, Ventra Card, contactless credit or debit bank card, or mobile phone may be blocked or placed on hold. Your Ventra Account will be permanently blocked in the event of fraud, misuse, or if you request that the account be closed.

The card or mobile phone linked to your Ventra Account will be blocked under the following circumstances:

- Permanent block
 - Card reported lost or stolen
 - Card reported damaged
 - Ventra Account closed
- Temporary block
 - Ventra Account payment source is denied after Autoload value has been loaded to the account and used

Use of contactless credit or debit bank cards and mobile phones is a convenience to you. During the payment process, the Ventra fare reader will check the expiration date of your contactless credit or debit bank card or mobile phone and you will be unable to pay a fare if it determines that your card or phone has expired. If your card is not authorized for use by the financial banking institution when Ventra submits the charge, a block will be placed on that card or phone.

A temporary block can be removed by calling Ventra Customer Service after you have resolved any issues with your credit or debit bank card or other payment source. Multiple denials of a funding source could result in a disallowance of your ability to that funding source.

6. OVERPAYMENTS AND REFUNDS

Overpayments at Ventra Vending Machines

Ventra vending machines do not provide change. If you purchase a pass at a Ventra vending machine using cash and do not have the exact cost of the pass, the overpayment will be applied to your Ventra Account as Transit Value.

Account Refunds are not provided.

See the Ventra Ticket section for information regarding overpayment for Ventra Tickets.

7. LOST, STOLEN, OR DAMAGED VENTRA CARDS, LINKED CONTACTLESS CREDIT OR DEBIT BANK CARDS OR MOBILE PHONES

Visit ventrachicago.com or call 1.877.NOW.VENTRA (1.877.669.8368) immediately to report your card or mobile phone as lost, stolen, or damaged. If you have registered your Ventra Account, the balance in your Ventra Account is protected after you report the loss or damage to Ventra.

Once you notify Ventra that your card is lost, stolen, or damaged, Ventra will unlink that card or mobile phone from your account. After the card or mobile phone is unlinked, it can no longer access your Ventra account or be used for travel. You must contact Ventra Customer Service by calling 1.877.NOW.VENTRA

(1.877.669.8368), or visiting the Ventra Customer Service Center, and provide the Account Access Code for your account to link a new card or mobile phone to the account in order to use any remaining Transit Value or passes in the account. Your Ventra Account will be charged for rides taken until Ventra is notified that a linked card or mobile phone is lost, stolen, or damaged. Registered account holders will not be responsible for unauthorized use of a lost or stolen card or mobile phone after reporting the loss to Ventra.

You are responsible for notifying your credit or debit bank card provider regarding lost or stolen cards, and your mobile phone provider regarding lost or stolen mobile phones.

See the [Ventra Card](#), [contactless credit or debit bank card and mobile phone](#) sections for further details.

8. Transit Benefit Fare Program Participants

Ventra allows you to purchase transit products with subsidized or pre-tax funds as allowed by Section 132 of the Internal Revenue Code. These funds can be added to your Ventra Account as Transit Benefit Value or as passes identified as being paid for using transit benefits. This is required in order to ensure the funds are kept separate from other funds you may load into your Ventra Account.

The terms in this section apply to customers who elect to have pre-tax dollars from their paychecks loaded into their Ventra Accounts by their employers as part of their employer's transit benefit program.

The participating transit agencies disclaim any responsibility for your employer's or third party administrator's failure to load transit benefit program dollars to your account in a timely and consistent manner.

When Transit Benefit Value is loaded into your Ventra Account, you can use that value to purchase transit passes, or you may travel and have an individual fare deducted from your Transit Benefit Value. Your Ventra Account's maximum Transit Value balance limit is \$300 (combined limit of Transit Value and Transit Benefit Value). You cannot load additional Transit Benefit Value once your account balance reaches \$300. Any Ventra Account load that would cause your balance to exceed \$300 will be refused in its entirety.

Your participation in your employer's transit benefit program and your use of transit benefit program dollars is subject to certain laws, rules, and regulations including Section 132 of the Internal Revenue Code (32 U.S.C. § 132). The participating transit agencies disclaim any and all liability for the failure of you or your employer to follow any and all laws, rules or regulations that govern your transit benefit program dollars and/or your employer's transit benefit program. Your pre-tax payroll funds may only be used to pay for rides you take to and from work and work-related purposes. Ventra reserves the right to suspend your account for misuse of transit benefit program funds or to take any other appropriate action.

You may only discontinue participation in a transit benefit program through your employer. If there is remaining value in your Ventra Account, it will continue to be available to you for transit.

Unused Transit Benefit Value will be treated like unused Transit Value. Dormancy fees will be assessed if and when applicable as described in the [Dormancy Fee section](#).

Ventra and the participating transit agencies cannot issue refunds of transit benefit program pre-tax dollars. It is your responsibility to apply for a refund from your employer or your employer's third party administrator in accordance with your employer's policy and applicable law.

9. Ventra Cards

Ventra Cards access a Ventra Account each time they are used. Please refer to the [Ventra Account section](#) above regarding payment of fares using a Ventra Card. Visit www.ventrachicago.com for more information about Ventra Cards.

How to get a Ventra Card

You can get a Ventra Card:

1. At Ventra vending machines
2. At www.ventrachicago.com
3. At Ventra retail locations
4. By calling 1.877.NOW.VENTRA (1.877.669.8368)

When you purchase a Ventra Card, an anonymous, unregistered account is automatically set up at Ventra. Your Ventra Card will access your Ventra Account when you pay fares on participating transit agencies.

Card Cost

There is a non-refundable \$5 fee for a Ventra Card. However, the cost of your first Ventra Card will be credited to your Ventra Account as Transit Value if you register your account within 90 days of purchasing your Ventra Card. See the [Ventra Account section](#) for information on how to register your Ventra Account.

Important Things to Remember About Your Ventra Card

- Do not insert your Ventra Card into any fare equipment. This will damage your card.
- Do not punch holes in your Ventra Card.
- Do not bend, twist, or fold your Ventra Card.
- Ventra Cards must be replaced before their printed expiration dates.
- Users must present their Ventra Card for inspection by authorized representatives of participating transit agencies' security, or law enforcement personnel upon request.
- Ventra Cards may be confiscated for misuse.

Special Fare Program Ventra Cards

A Ventra Card is required for certain special fare programs. See the participating transit agencies' websites and www.ventrachicago.com for information regarding qualifying for a special fare program.

Special fare program Ventra Cards must be touched to the Ventra fare reader each time you board a bus or pass through a train station turnstile. If applicable to

your program, you may load Transit Value or Reduced Fare Passes to the Ventra Account associated with your special fare program Ventra Card to pay your fares. On buses, you may pay your fare in cash after touching your special fare program Ventra Card to the Ventra fare reader and advising the bus operator that you will be paying your fare with cash. (Train station turnstiles do not accept cash fare payment. To pay fares with cash in train stations, you may add the fare cost in cash to the Ventra Account associated with your special fare program Ventra Card via the Ventra vending machines located in each train station.)

1. Senior and Disabled Ride Free, Reduced Fare, and ADA Paratransit Ventra Cards

The RTA will issue Ventra Cards for the following special fare programs:

- o Senior Ride Free Program
- o Disabled Ride Free Program
- o Senior Reduced Fare Program
- o Disabled Reduced Fare Program
- o ADA Paratransit Program

Senior and Disabled Ride Free

- o Senior and Disabled Ride Free Ventra Cards allow you to travel free of charge on participating transit agencies.
- o To use a Senior and Disabled Ride Free Ventra card, touch it to a Ventra Card reader.
- o Multiple rider transactions are not permitted with Senior and Disabled Ride Free Ventra Cards.

Senior and Disabled Reduced Fare

- o Senior and Disabled Reduced Fare Ventra Cards allow you to travel at a reduced fare on participating transit agencies.
- o To use Senior and Disabled Reduced Fare Ventra Cards, touch it to a Ventra Card reader. If you have loaded Transit Value into the Ventra Account linked to your Senior or Disabled Ventra Card, your reduced fare will be deducted from your Ventra Account. Or, you may then pay your reduced fare with cash (BUS ONLY).
- o Multiple rider transactions are not permitted with Senior and Disabled Reduced Fare Ventra Cards.

ADA Paratransit

- o ADA Paratransit Ventra Cards allow you and one attendant to travel at a reduced fare on participating transit agencies.
- o To use your ADA Paratransit Ventra Card, touch your card to a Ventra Card reader. If you have loaded Transit Value into the Ventra Account linked to your ADA Paratransit Ventra Card, your reduced fare will be deducted from your Ventra Account. Or, you may then pay your reduced fare with cash (BUS ONLY).
- o To pay for your ADA Paratransit attendant, display your ADA Paratransit Ventra Card to the bus operator or train station customer service attendant and advise them that you will be paying a reduced fare for your attendant. After the bus operator or train station customer service attendant adjusts the fare reader, you may then touch your ADA Paratransit Ventra Card to the Ventra Card reader again for your attendant, and a reduced fare will be deducted from the Transit Value in your Ventra Account. Only one (1) additional reduced fare (that is, for your attendant) is permitted per trip when using ADA Paratransit Ventra Cards. If you do not display your ADA Paratransit Ventra Card to the bus operator or train station customer service attendant and advise them that you will be paying a reduced fare for your attendant, the fare reader will not be set for a reduced fare and you will not receive a reduced fare for your attendant.

NOTE: RTA-issued Ventra Cards for the Senior Ride Free, Disabled Ride Free, Senior Reduced Fare, Disabled Reduced Fare, and ADA Paratransit Programs may be used only on participating transit agencies subject to their respective procedures. Use is restricted to the person whose name and photograph appear on the face of the Ventra Card. Use by anyone else is prohibited. Improper use may be grounds for confiscation and legal action. Lost or stolen RTA-issued Ventra Cards should immediately be reported to the RTA Customer Service: (312) 913-3110. A fee may be charged for replacement cards.

RTA-administered Ventra Special Fare Programs are subject to the agreement between the RTA and participating transit agencies.

2. U-Pass Ventra Cards

U-Pass Ventra Cards allow you to ride on the CTA at eligible times.

To use your U-Pass Ventra Card, touch your card to a Ventra Card reader.

You may also load Transit Value into the Ventra Account linked to your U-Pass Ventra Card for added flexibility such as Multiple Rider or to ride on Pace. Transit Value may also be used when your U-Pass is not active, such as during the summer, or if you are no longer a student. When Transit Value is used, you will be charged a full fare.

The terms of use for the U-Pass are subject to the agreement between participating educational institutions and the CTA.

3. Military Service Pass (MSP)

MSP Ventra Cards allow you to travel free of charge on CTA only. You may also load Transit Value into the Ventra Account linked to your MSP Ventra Card to pay fares on Pace.

To use your MSP Ventra Card, just touch it to a Ventra Card reader.

To obtain a MSP Ventra Card, please contact Ventra Customer Service regarding requirements and the application process.

4. Chicago Public Schools (CPS) Ventra Cards

CPS Ventra Cards are required for reduced fares while CPS is in session.

To use your CPS Ventra Card, touch your card to a Ventra Card reader. If you have loaded Transit Value into the Ventra Account linked to your CPS Ventra Card, your reduced fare will be deducted from your Ventra Account if you are traveling at eligible times. Or, you may then pay your reduced fare with cash (BUS ONLY). If you travel at times for which a reduced fare does not apply, you will be charged a full fare.

CPS Ventra Cards may only be used for travel by the student to whom they have been issued. Parents and guardians may assist students by loading Transit Value onto CPS Ventra Cards at Ventra vending machines or through Ventra Customer Service.

CPS Ventra Cards are not valid for Multiple Rider or Reduced Fare Multiple Riders.

The terms of use for the CPS Ventra Card are subject to the agreement between CPS and participating transit agencies.

Other Special Fare Programs

Ventra and participating transit agencies will be transitioning other Special Fare Programs (examples listed below) to Ventra during the fall of 2013. Please look for updates by checking the Ventra, Pace, and CTA websites, or by contacting your school directly.

- Non-CPS school students
- Pace Campus Connection
- Elementary and High School Students in the Pace transit region
- Waukegan High School Students

Use of Special Fare Program Ventra cards is subject to all applicable tariffs, conditions, rules, regulations, policies, and procedures that participating transit authorities may in its discretion adopt from time to time.

Expiring Ventra Card Replacement

Although Ventra Accounts do not expire, your Ventra Card that accesses your account does have an expiration date.

Ventra Cards expire after five (5) years. You may check the expiration date for your Ventra Card on the back of your card, at Ventra vending machines, online at www.ventrachicago.com, or by calling 1.877.NOW.VENTRA (1.877.669.8368).

If you have registered your Ventra Account and provided an email address, Ventra will send you an e-mail prior to your card's expiration date to inform you that your card will be expiring. Ventra will replace your expiring card at no cost to you. A new card will be sent to the address you have registered to your account. If you have not registered your Ventra account, you will be required to get a new replacement Ventra Card and pay an additional card fee.

Once you receive your new Ventra Card, you must activate it by calling the number on the card, visiting www.ventrachicago.com, or in person at Ventra Customer Service. You should destroy your old card to prevent any unauthorized usage.

Lost, Stolen, or Damaged Ventra Cards

If your Ventra Card is lost, stolen, or damaged, you must notify Ventra by going to www.ventrachicago.com and submitting a customer service request, by calling 1.877.NOW.VENTRA (1.877.669.8368), or by visiting the Ventra Customer Service Center. Please bring a photo I.D. with you for this transaction.

Once you notify Ventra that your card is lost, stolen, or damaged, your Ventra Card will be blocked from use. (See the [Blocked Ventra Accounts and Cards section](#).) Once your card is blocked, it may not be reactivated or used again. If your card has been deactivated, you must obtain a replacement card. Your Ventra Account will be charged for rides taken until you notify Ventra that your card is lost, stolen, or damaged. See the [Ventra Account section](#) for more details. Damaged cards should be mailed to Ventra at Ventra Services, P.O. Box 8291, Chicago IL 60680 or delivered in person to the Ventra Customer Service Center.

You will be charged a \$5 replacement fee to obtain a new Ventra Card. The replacement fee is non-refundable and will not be credited to your Ventra Account.

If you have registered your account and provide your Account Access Code, your new card will be linked to your Ventra Account and will access your Ventra Account balance.

Ventra will mail replacement cards within 5-7 business days of your notice to Ventra that your Ventra Card was lost, stolen or damaged. It is your responsibility to provide a current mailing address. If you do not receive your replacement card within seven business days after you reported it lost, stolen or damaged, contact Ventra Customer Service by calling 1.877.NOW.VENTRA (1.877.669.8368) or in person at the Ventra Customer Service Center.

Defective Ventra Cards

A Ventra Card is considered defective if a Ventra fare reader is unable to read the card and the card has not yet been activated (i.e., used for the first time). If you receive a defective Ventra Card, contact Ventra Customer Service by calling 1.877.NOW.VENTRA (1.877.669.8368) or in person at the Ventra Customer Service Center. If a Ventra Card is found to be defective, it will be replaced at no cost, provided that the defect(s) were not caused by customer misuse or improper handling.

10. Contactless Credit and Debit Bank Cards and Mobile phones Linked to a Ventra Account

Ventra offers additional flexibility when paying your fare. You do not have to buy a Ventra Card to travel on participating transit agencies.

To pay for your ride(s) on participating transit agencies, you can touch one of the following compatible bank cards or mobile phones to Ventra fare readers:

1. A contactless credit or debit bank card. This type of card includes a contactless payment feature that works on Ventra. Bank cards with this feature are identified by a symbol on the front or back of the card that includes curved lines:
 - o NOTE: A "companion" contactless bank card is an additional card that some financial institutions offer so that more than one person can make purchases separately on the same account. If you have companion cards that have identical card numbers, you can only use one of the cards to travel using Ventra.
2. A mobile phone that is enabled with Near Field Communication (NFC). NFC technology allows for mobile phones to make purchases by touching the phone to payment readers such as Ventra. The use of NFC mobile phones on Ventra is subject to the restrictions of your cell phone service provider.
 - o NOTE: Some NFC-enabled mobile phones and/or their smartphone applications ("Apps") include a "payment wallet" feature, which allows you to store multiple credit and debit bank cards to make purchases. If you want to use a "payment wallet" feature to pay your fare, see the [Mobile Phone Wallet section below](#).

If you have a compatible credit or debit bank card or mobile phone, you have the option of using it in place of a Ventra Card for travel. To take advantage of the most fare options and other benefits, you must use that contactless credit or debit card or phone to purchase Transit Value or a pass before using it for transit, which will set up a Ventra Account. Your Ventra Account will be accessed each time you pay a fare with that card or phone. If you have insufficient Transit Value or pass in your [Ventra Account](#), or if you do not purchase Transit Value or a pass before you travel, you will be charged the PAYG fare.

IMPORTANT – If you are using a compatible credit or debit bank card in place of a Ventra Card to pay for fares through a Ventra Account, when your bank card expires and you receive a replacement card, you MUST notify Ventra Customer Service of the new expiration date BEFORE using the replacement card for travel. If you have registered your Ventra Account, your new card will then be able to access the Transit Value and/or passes in your Ventra Account. If you do not notify Ventra Customer Service of the new expiration date for your bank card before using it for travel, your bank card will not be able to access the Transit Value or passes in your Ventra Account and you will be charged a PAYG fare.

Important Information Regarding Using a Mobile Phone Wallet on Ventra

A mobile phone wallet, such as Google Wallet™ payment service and ISIS Wallet™, allows you to store credit or debit card account information in your mobile phone and select one card to be charged whenever the mobile phone is used to make a purchase. You can use your mobile phone wallet to pay for fares on Ventra.

Important Information Regarding Using Google Wallet™ Payment Service¹ on Ventra

When using Google Wallet™ payment service on Ventra, you need to be aware of the following:

Merchants, such as Ventra, do not "see" into your wallet or access the credit or debit card number you have selected to be charged. Ventra will only see the Primary Account Number ("PAN") of your Google Wallet™ and will apply charges to that account. Ventra cannot access any Transit Value or passes that you may have in a Ventra Account linked to a credit or debit card in your Google Wallet™.

- You can purchase Transit Value and passes, as well as travel by paying a PAYG fare
- Ventra will charge your Google Wallet™ PAN
- Ventra will not be able to provide you with customer support unless you are able to provide your Google Wallet™ PAN
- If you have a Ventra Card, do not add it as a payment card within your Google Wallet™
- You cannot register your Google Wallet™ in Ventra unless you know your Google Wallet™ PAN

✓ - Contact your mobile phone service provider for more information about mobile phone wallet use.

Lost, Stolen, or Damaged Ventra-Linked Cards and Mobile Phones

See the [Ventra Account section](#) if your Ventra-linked card or mobile phone is lost, stolen, or damaged.

11. Ventra Tickets

There are three types of Ventra Tickets:

1. Ventra Single Ride Tickets
2. Ventra O'Hare Single Ride Tickets
3. Ventra 1-, 3-, and 7- Day Tickets

Single Ride Tickets

- Single Ride Ventra Tickets are good for one regular non-premium fare on CTA only and eligible transfers as provided for by [CTA's fare policy](#)
- Single Ride Tickets are not reusable
- Single Ride Tickets are not valid for travel on CTA premium fare routes
- Single Ride Tickets are not accepted at O'Hare

O'Hare Single Ride Tickets

- O'Hare Single Ride Tickets are only available from O'Hare Ventra vending machines
- O'Hare Single Ride Tickets are the only Single Ride Tickets that are accepted at O'Hare
- O'Hare Single Ride Tickets are not reusable
- O'Hare Single Ride Tickets include eligible transfers

1-, 3-, and 7- Day Ventra Tickets

- 1-, 3-, and 7- Day Ventra Tickets are valid for unlimited regular non-premium bus and train travel on participating transit agencies' systems for one person for 24, 72, or 168 hours from time of first use.

You cannot set up a Ventra Account with a Ventra Ticket.

- Ventra Tickets must be used before their printed expiration dates
- Ventra Tickets without a printed expiration date must be used within 90 days of purchase
- Ventra Tickets are not reloadable
- Ventra Tickets are not transferable and cannot be replaced, refunded or redeemed for cash
- There are no refunds or replacements for lost, stolen, or damaged tickets
- Users must present their Ventra Ticket for inspection by authorized participating transit agency personnel, security, or law enforcement personnel upon request.
- Ventra Tickets may be confiscated for misuse

Overpayments for Ventra Ticket Purchases at Ventra Vending Machines

Ventra vending machines do not provide change. If you purchase a Ventra Ticket at a Ventra vending machine using cash and do not have the exact cost of the Ventra Ticket, any overpayment will not be added to your Ventra Ticket(s) and will not be returned to you.

Defective Ventra Tickets

A Ventra Ticket is considered defective if a Ventra fare reader is unable to read the ticket and the ticket has not been activated (i.e., used for the first time). If you receive a defective Ventra Ticket, contact Ventra Customer Service by calling 1.877.NOW.VENTRA (1.877.669.8368) or in person at the Ventra Customer Service Center. If a Ventra Ticket is found to be defective, it will be replaced at no cost, provided that the defect(s) were not caused by customer misuse or improper handling.

Ventra Tickets contain sensitive electronic components and customers are warned:

- DO NOT PUNCH HOLES IN YOUR TICKET
- DO NOT BEND, TWIST, OR FOLD YOUR TICKET

12. OTHER TERMS

Termination

The participating transit agencies may terminate this agreement at any time and for any reason. Upon such termination, your use of your Ventra Account may be blocked.

If you cancel your Ventra Account or if your Ventra Account is terminated pursuant to these terms, you will remain responsible for any and all fares that are due or become due on your account.

Governing Law

This Agreement shall be governed and construed in accordance with the laws of the State of Illinois. Venue shall lie in Cook County, Illinois.

Privacy Policy

Your use of Ventra is subject to Ventra's [Privacy Policy](#). In general, the information that is collected in connection with the Ventra program may be used for the management and promotion of Ventra and other participating transit agency programs, services and fare media. Ventra will not sell or disclose your information for any other purpose without your written consent, unless there is a legal requirement for such disclosure.

Personal information you give when you purchase transit passes, value, or your Ventra card may be linked to information about the use of your Ventra account or ticket. The participating transit agencies will use that information to implement Ventra's policies allowing for the recovery of balances on lost or stolen cards. Information concerning your account that is available online will be protected through the use of user names, passwords and PIN numbers that you choose. By providing us with your email address, you agree to receive information concerning your account and the Ventra program by email.

For more information about the Ventra's privacy policy, please refer to the Ventra [Privacy Policy](#) on www.ventrachicago.com or call 1.877.NOW.VENTRA (1.877.669.8368).

Disclaimer

THE PARTICIPATING TRANSIT AGENCIES EXPRESSLY DISCLAIM ANY REPRESENTATION OR WARRANTY, EXPRESS OR IMPLIED, INCLUDING, WITHOUT LIMITATION, ANY IMPLIED OR EXPRESS WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. YOU AGREE TO INDEMNIFY AND HOLD THE PARTICIPATING TRANSIT AGENCIES HARMLESS FROM AND AGAINST ANY AND ALL DAMAGE, LOSS, COSTS, EXPENSE, OR LIABILITIES RELATING TO, ARISING FROM, OR AS A RESULT OF YOUR USE OF VENTRA.

You agree to pay any costs, including reasonable attorneys' fees, incurred by Ventra to enforce the terms of this Agreement.

Severability

The invalidity of any term or terms of this Agreement shall not affect any other term of this Agreement, which shall remain in full force and effect.

Modification

The participating transit agencies reserve the right to change these terms and conditions at any time without advance notice.

Assignment

This Agreement cannot be assigned.

Regulations

Use of Ventra is subject to all applicable tariffs, terms, conditions, rules, regulations, policies, and procedures.

Questions about these terms and conditions or Ventra's Privacy Policy Statement should be directed to Ventra Customer Service at 1.877.NOW.VENTRA (1.877.669.8368).

Revised: 08/09/2013

[Contact Us](#) | [CTA](#) | [Pace](#) | [Fares](#) | [Privacy Policy](#) | [User Agreement](#) | [FAQ \[EN\] \[PL\] \[Zh\] \[Es\]](#)

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EXHIBIT B

https://www.ventracicago.com/account/

Account Landing | V... x

WPNA WCEV W-EL BAC CHASE WP Post NTimes

H-Post DB P POLITICO The Hill Roll Call RCP B News P-Fact T T MSNBC 3 G 3 G-Voice M Gmail JS P-C

> Account Summary

> Account Settings

> Purchase Additional
Ventra Card

> Register Additional
Ventra Card

> View Order History

> View Transaction History

CUSTOMER SERVICE

> Replace Ventra Card

> Support History

> Contact Us

Full Fee
Transit ID: 8930 Status: Active

Add Value

Current Transit Balance:

\$29.75

Transit Autoload Amount

\$20.00

ON

Prepaid Debit Account

Current Passes:

Pass

Start Day

End Day

Autoload Status

No passes found under this transit account

Add Pass

Last 5 Transactions:

View Transaction History

Transaction Date/Time	Transaction Type	Location / Route	Description	Amount
10/03/2013 10:21:41 PM	Sale	CTA Customer Call Center	Transit Value	\$20.00
10/03/2013 7:52:50 AM	Transfer	35 Broadway	Transit Value	-\$0.25
10/03/2013 7:52:50 AM	Use	36 Broadway	Transit Value	-\$2.00
10/03/2013 6:14:26 AM	Use	35 Broadway	Transit Value	-\$2.00
09/30/2013 3:45:08 PM	Use	78 Diversey	Transit Value	-\$2.00

Redacted

Redacted

<https://www.ventrarchicago.com/account/transaction-history>

Transaction History ... X

WPNA WCEV W-EL BAC CHASE WWPPost NTTimes H-Post DB P. POLITICO The Hill Roll Call RCP BNews P-P-Fact T MSNBC 3 G 3 G-Voice 14 Gmail 15 P-C

View Transaction History

View Transaction History

Transaction History:

Export Transaction History

Print Results

CUSTOMER SERVICE

- > Replace Ventra Card
- > Support History
- > Contact Us

Show 10 entries

Transaction Date/Time	Transaction Type	Operator	Location / Route	Description	Amount
10/03/2013 10:21:41 PM	Sale	CIA	CIA Customer Call Center	Transit Value	\$20.00
10/03/2013 7:52:50 AM	Transfer	CIA Bus	36 Broadway	Transit Value	-\$0.25
10/03/2013 7:52:50 AM	Use	CIA Bus	36 Broadway	Transit Value	-\$2.00
10/03/2013 6:14:26 AM	Use	CIA Bus	36 Broadway	Transit Value	-\$2.00
09/30/2013 3:46:08 PM	Use	CIA Bus	76 Diversey	Transit Value	-\$2.00
09/30/2013 9:30:06 AM	Transfer	CIA Bus	76 Diversey	Transit Value	-\$0.25
09/30/2013 9:26:42 AM	Use	CIA Bus	36 Broadway	Transit Value	-\$2.00
09/27/2013 9:00:56 AM	Transfer	CIA Bus	76 Diversey	Transit Value	-\$0.25
09/27/2013 8:44:45 AM	Use	CIA Bus	36 Broadway	Transit Value	-\$2.00
09/26/2013 8:58:33 AM	Sale	CIA	CIA Customer Call Center	Transit Value	-\$2.00

First Previous 1 2 3 4 Next Last

Back To My Account

Export Transaction History

Print Results

New Ship (Print) / (Double click icon)

View Order History

View Transaction History

Transaction History:

Export Transaction History

Print Results

CUSTOMER SERVICE

Show 10 entries

Transaction Date/Time	Transaction Type	Operator	Location / Route	Description	Amount
09/26/2013 8:58:32 AM	Sale	CTA	CTA Customer Call Center	Transit Value	-\$0.25
09/26/2013 8:58:29 AM	Sale	CTA	CTA Customer Call Center	Transit Value	-\$2.00
09/26/2013 8:58:28 AM	Sale	CTA	CTA Customer Call Center	Transit Value	-\$2.00
09/26/2013 8:57:26 AM	Sale	CTA	CTA Customer Call Center	Transit Value	-\$0.25
09/26/2013 8:57:24 AM	Sale	CTA	CTA Customer Call Center	Transit Value	-\$2.00
09/26/2013 8:33:22 AM	Use	CTA Bus	76 Diversey	Transit Value	-\$2.00
09/26/2013 2:14:02 AM	Sale	CTA	CTA Customer Call Center	Transit Value	\$20.00
09/25/2013 4:43:34 PM	Use	CTA Bus	76 Diversey	Transit Value	-\$2.00
09/25/2013 9:28:41 AM	Transfer	CTA Bus	76 Diversey	Transit Value	-\$0.25
09/25/2013 9:21:04 AM	Use	CTA Bus	CTA Rd	Transit Value	-\$2.00

First Previous 1 2 3 4 Next Last

Back To My Account

Export Transaction History

Print Results

New Ship (Print) / (Double click icon)